Bernard Glasser
1910-1983
Melvin R. Zimm
1953-2009

Richard S. Glasser
Michael A. Glasser
William H. Monroe, Jr.*
Kip A. Harbison
Mark K. Groves
Charlotte E. Vaughn
Marc C. Greco
Stephen R. Meenan
Richard A. Knee**
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1932 – Celebrating our 81st Year – 2013

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William D. Moore, III*

* Also admitted in DC
** Also admitted in TX
*** Admitted only in DC and MD

January 28, 2013

William C. Redden, Clerk
U. S. Bankruptcy Court
600 Granby Street, Room 400
Norfolk, VA 23510

VIA ELECTRONIC TRANSMITTAL

Re: In Re Linda Michelle Vaughan
Case No.: 12-74340-FJS
Acct No.: xxxx4536

Dear Mr. Redden:

Please find enclosed a Notice of Mortgage Payment Change with regard to the above referenced debtor's account with MidFirst Bank.

Should you have any questions in this regard, please feel free to contact the undersigned.

Very truly yours,

GLASSER AND GLASSER, P.L.C.

/s/Robyn D. Pepin

Robyn D. Pepin

RDP/mgs
Enclosure

CERTIFICATE OF SERVICE

I hereby certify that on January 28, 2013, a true copy of the Notice of Mortgage Payment Change was submitted for electronic transmission to Steve C. Taylor, Attorney for Debtor, and to R. Clinton Stackhouse, Jr., Trustee, and was mailed, first class, postage prepaid, to Linda Michelle Vaughan, Debtor, at 3525 Terrazzo Trail, Virginia Beach, VA 23452.

/s/Robyn D. Pepin________________________________
Melissa M. Watson Goode, VSB #73516
Robyn D. Pepin, VSB #77784
Kelly Rae Gring, VSB #75999
Glasser and Glasser, P.L.C.

B 10S1 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT

Eastern District of Virginia

In re Linda Michelle Vaughan, Debtor

Case No. 12-74340-FJS

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: MidFirst Bank

Court claim no. (if known): 2

Last four digits of any number you use to identify the debtor's account: 4 5 3 6

Date of payment change: 03/01/2013 (mm/dd/yyyy)
Must be at least 21 days after date of this notice

New total payment: $ 960.23
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No
☑ Yes Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: __________

Current escrow payment: $ 356.69 **New escrow payment:** $ 297.70

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☐ No
☐ Yes Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: __________

Current interest rate: __________% **New interest rate:** __________%

Current principal and interest payment: $ __________ **New principal and interest payment:** $ __________

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No
☐ Yes Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: __________

Current mortgage payment: $ __________ **New mortgage payment:** $ __________

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

❒ I am the creditor. ☑ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Robyn D. Pepin
Signature

Date 01/28/2013
mm/dd/yyyy

Print: Robyn D. Pepin
First Name Middle Name Last Name

Title Attorney and Authorized Agent

Company Glasser and Glasser, P.L.C.

Address Crown Center, Suite 600, 580 E. Main Street
Number Street

Norfolk, VA 23510
City State ZIP Code

Contact phone (757) 625-6787

Email rpepin@glasserlaw.com

Midland Mortgage

A Division of MidFirst Bank

01/22/13

BKR**5.63B
GLASSER AND GLASSER
CROWN CENTER
580 E MAIN STREET, STE 600
NORFOLK VA 23510

RE: Case Number 12-74340-13
LINDA MICHELLEVAUGHAN
Loan Numbe[redacted]4536

Dear Sir or Madam:

This letter serves to notify you of a change in the post-petition monthly payment amount for the above-referenced loan. This change is due to one or both of the items marked "XXXX" below:

XXXX The escrow portion of the monthly payment has recently changed due to post-petition changes in the cost of real estate property taxes and/or property insurance. Enclosed is a copy of the escrow account statement that has been sent to the mortgagor.

The interest rate on this loan has recently been adjusted. Enclosed is a copy of the Rate and Payment Change Notice that has been sent to the mortgagor. Unless the above item is also marked, an escrow analysis will be completed at a later date.

This change in the post-petition monthly mortgage payment will be effective on 03/01/13. Please adjust the post-petition monthly payment to reflect the new payment amount of $960.23.

If you have any questions regarding this change in the post-petition monthly payment amount, please contact our office at our office hours are Monday through Friday, 8:00 a.m. to 5:00 p.m. (Central Time).

Sincerely,

Bankruptcy Administrator
Midland Mortgage

Enclosure(s)

cc: R CLINTON STACKHOUSE JR
STEVE C TAYLOR

Loan Numbe[redacted]4536

*If your loan was in default at the time MidFirst Bank acquired the servicing of your loan, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt and any information obtained from you will be used for that purpose. If your loan has been discharged through bankruptcy or if you are currently in bankruptcy under the protection of an automatic stay, this is not an attempt to collect a debt but is for informational purposes only.

CORRESPONDENCE
P.O. Box 26648, Oklahoma City, OK 73126-0648
Phone (405) 426-1299 Fax (405) 767-5500

www.MyMidlandMortgage.com
Please include your name, loan number, daytime telephone number and e-mail address on all correspondence.

Midland Mortgage
A Division of MidFirst Bank

Midland Mortgage
P.O. Box 26648
Oklahoma City, OK 73126-0648

REPRESENTATION OF PRINTED DOCUMENT

ANNUAL ESCROW ACCOUNT STATEMENT

LOAN NUMBER: [redacted]4536
PROPERTY ADDRESS: [redacted] TERRAZZO TRAIL
VIRGINIA BEACH VA 23452

[redacted]

LINDA M VAUGHAN
712 HILLINGDON COURT
C/O CHARLES D PITTMAN JR & ASSOC
VIRGINIA BEACH VA 23462

Next Escrow Cycle: Mar 2013 - Feb 2014
Date Escrow Account Reviewed: 12/10/2012

Insurance Service Center
8am to 5pm Mon through Fri (Central)
1-866-439-2712
www.updatemyinsurance.com

Customer Service Center
8am to 5pm Mon through Fri (Central)
1-800-654-4566
www.MyMidlandMortgage.com

***** Your new payment coupons will be mailed separately within 7 days if you are a coupon customer. *****

Payment changes generally occur due to increases in taxes and/or insurance.
The new payment amount will draft automatically for Midland Automatic Payment Plan customers.
Customers participating in Midland's Automatic Payment Plan will not receive a coupon book.

PAYMENT CALCULATIONS AND ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE

Part of your monthly payment is deposited into an escrow account to pay your property taxes and insurance premiums. Below, you can see how your new escrow payment was calculated. The following charts project the amounts you will deposit into your escrow account and the amounts we expect to pay for your insurance and tax bills during the next 12 month escrow cycle. Part A breaks down your new bills and your new payments.Part B lists the escrow transactions we anticipate for the next escrow cycle. Part C calculates any required adjustment to your monthly payment.Part D (Page 2) shows the escrow transactions for the last escrow cycle.

PART A - PAYMENT CALCULATIONS

Anticipated Bills For Next 12 Month Escrow Cycle

	OLD	NEW
HAZARD	1,860.00	1,488.00
MI PREMIUMS	467.88	457.08
CITY/TOWN TAX	1,646.50	1,627.36
TOTAL BILLS	3,974.38	3,572.44
New Escrow Deposit (Total bills divided by 12)		297.70

OLD AND NEW PAYMENTS

	OLD	NEW
Principal & Interest	662.53	662.53
Escrow Deposit	331.19	297.70
Escrow Adjustment (Part C)	25.50	0.00
Subtotal Principal, Interest and Escrow	1,019.22	960.23
TOTAL PAYMENT	1,019.22	960.23

Old payment through 02-28-2013, calculated at time of last analysis, does not include any shortage paid or changes to your escrow account made after the last analysis (such as changes to taxes and insurance) = **1,019.22**

NEW PAYMENT THROUGH 02-28-2014 = **960.23**

NEW PAYMENT EFFECTIVE **MARCH 2013**

PART B - ESCROW ACTIVITY FOR THE NEXT 12 MONTH ESCROW CYCLE

Month	(Part A) Anticipated Deposit	Anticipated Payment	Description	Anticipated Balance	Required Balance*
			STARTING BALANCE	3,059.04	2,042.07
Mar-13	297.70	-1,488.00	HAZARD	1,868.74	851.77
Mar-13	.00	-38.09	MI PREMIUMS	1,830.65	813.68
Apr-13	297.70	-38.09	MI PREMIUMS	2,090.26	1,073.29
May-13	297.70	-38.09	MI PREMIUMS	2,349.87	1,332.90
May-13	.00	-813.68	CITY/TOWN TAX	1,536.19 A	519.22 R
Jun-13	297.70	-38.09	MI PREMIUMS	1,795.80	778.83
Jul-13	297.70	-38.09	MI PREMIUMS	2,055.41	1,038.44
Aug-13	297.70	-38.09	MI PREMIUMS	2,315.02	1,298.05
Sep-13	297.70	-38.09	MI PREMIUMS	2,574.63	1,557.66
Oct-13	297.70	-38.09	MI PREMIUMS	2,834.24	1,817.27
Nov-13	297.70	-38.09	MI PREMIUMS	3,093.85	2,076.88
Nov-13	.00	-813.68	CITY/TOWN TAX	2,280.17	1,263.20
Dec-13	297.70	-38.09	MI PREMIUMS	2,539.78	1,522.81
Jan-14	297.70	-38.09	MI PREMIUMS	2,799.39	1,782.42
Feb-14	297.70	-38.09	MI PREMIUMS	3,059.00	2,042.03
TOTAL	3,572.40	-3,572.44			

*Required balance includes the required escrow reserve amount of $519.22.
Your escrow reserve has been set to $519.22. The actual amounts billed may be different from the Anticipated Payments referenced above.

PART C - CALCULATION OF ESCROW ADJUSTMENT

SEE PART B ABOVE. Your anticipated escrow balance is greater than the required balance in the amount of $1,016.97. This means there is a surplus of funds.

Beginning Anticipated Balance (part B)	$	3,059.04
Beginning Required Balance (part B)	$	2,042.07
Escrow Surplus	$	1,016.97
Payment adjustment amount	$	0.00

If the escrow surplus is less than $50, the surplus has been used to reduce the monthly escrow payment for the next twelve months. *If your loan is not current, the escrow surplus has been retained.* If your loan is current on the date of this recalculation and the escrow surplus is $50 or more, the surplus is included on the check below.

Midland Mortgage
A Division of MidFirst Bank

Midland Mortgage
P.O. Box 26648
Oklahoma City, OK 73126-0648

If your loan payment status is not current, the escrow surplus has been retained and will not be released until your loan is current.

INTERNET REPRINT

ANNUAL ESCROW ACCOUNT STATEMENT
ACCOUNT HISTORY
PAGE 2

LOAN NUMBE[redacted]4536 DATE REVIEWED: 12/10/2012

If your loan was in default at the time MidFirst acquired servicing, we are required to advise you that this communication is from a debt collector, this is an attempt to collect a debt and any information obtained from you will be used for that purpose. If your loan has been discharged through bankruptcy or if you are currently in bankruptcy under the protection of an automatic stay, this is not an attempt to collect a debt but is for informational purposes only.

PART D - LAST ESCROW CYCLE ACTIVITY

The following chart itemizes the escrow transactions for your account during the last escrow cycle. For the purpose of calculating your new payment amount, Midland assumes that all scheduled deposits and payments will occur through the effective date of your new payment, although the last few deposits may not have occurred yet.

(1) Month of Activity	(2) Anticipated Deposit	(3) Actual Deposit	(4) Anticipated Payment and Description	(5) Actual Payment and Description		(6) Anticipated Balance	(7) Actual Balance
				Starting Bal.		1,461.10	215.43
Sep-11	331.19	313.19	-38.99 MI PREMIUMS	-38.99 MI PREMIUMS		1,753.30	489.63
Oct-11	331.19		-38.99 MI PREMIUMS	-38.99 MI PREMIUMS		2,046.60	450.64
Nov-11	331.19	313.19	-38.99 MI PREMIUMS	-38.99 MI PREMIUMS	*	2,337.70	724.84
Nov-11	.00		-823.25 CITY/TOWN T	-762.29 CITY/TOWN T		1,514.45	-37.45
Dec-11	331.19		-38.99 MI PREMIUMS	-38.99 MI PREMIUMS		1,806.65	-76.44
Jan-12	331.19		-38.99 MI PREMIUMS	-38.99 MI PREMIUMS		2,098.85	-115.43
Feb-12	331.19		-38.99 MI PREMIUMS	-38.09 MI PREMIUMS	*	2,391.05	-153.52
Mar-12	331.19		-1,860.00 HAZARD	-38.09 MI PREMIUMS	*	862.24	-191.61
Mar-12	.00		-38.99 MI PREMIUMS	-1,488.00 HAZARD		823.25	-1,679.61
Apr-12	331.19		-38.99 MI PREMIUMS	-38.09 MI PREMIUMS	*	1,115.45	-1,717.70
May-12	331.19	313.19	-38.99 MI PREMIUMS	-38.09 MI PREMIUMS	*	1,407.65	-1,442.60
May-12	.00		-823.25 CITY/TOWN T	-762.29 CITY/TOWN T		584.40 T	-2,204.89
Jun-12	331.19		-38.99 MI PREMIUMS	-38.09 MI PREMIUMS	*	876.60	-2,242.98
Jul-12	331.19		-38.99 MI PREMIUMS	-38.09 MI PREMIUMS	*	1,168.80	-2,281.07
Aug-12	331.19		-38.99 MI PREMIUMS	-38.09 MI PREMIUMS	*	1,461.00	-2,319.16 A
TOTAL	3,974.28	939.57	-3,974.38	-3,474.16			

Your required low balance for last year was $584.40 (column 6). Your actual low balance was -$2,319.16 (column 7).

To see where a difference occurred, compare the Anticipated Deposits to the Actual Deposits (column 2 and 3) and the Anticipated Payments to the Actual Payments (column 4 and 5).

* An asterisk indicates a difference in either the amount or date of the anticipated activity and the actual activity.

** A double asterisk indicates actual deposit activity that has not occurred as of the date of this statement. The anticipated balance (column 6) includes the anticipated deposit(s) that have not yet occurred.

Last Escrow Cycle Activity will only reflect deposit and payment activity that occurred while your loan was being serviced by Midland. This includes anticipated and actual information which may be reflected as zero.